

Fill in this information to identify your case:

United States Bankruptcy Court for the :

NORTHERN District of ILLINOIS  
(State)

Case Number (*If known*): \_\_\_\_\_ Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an  
amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a *joint case*-and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):	
<b>1. Your full name</b>	James First name	First name	
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Nicholas Middle name	Middle name	
Bring your picture identification to your meeting with the trustee.	Petitti Last name	Last name	
	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)	
<b>2. All other names you have used in the last 8 years</b>	First name	First name	
Include your married or maiden names and any assumed, trade names and <i>doing business as</i> names.	Middle name	Middle name	
	Last name	Last name	
Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.	First name	First name	
	Middle name	Middle name	
	Last name	Last name	
	Business Name (if applicable)	Business Name (if applicable)	
	Business Name (if applicable)	Business Name (if applicable)	
<b>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</b>	XXX - XX - <u>4112</u> OR <b>9</b> XX - XX - _____	XXX - XX - _____ OR <b>9</b> XX - XX - _____	

<p>Debtor 1    James</p> <p>First Name</p>	<p>Nicholas</p> <p>Middle Name</p>	<p>Petitti</p> <p>Last Name</p>	<p>Case Number (if known) _____</p>
<p><b>About Debtor 1:</b></p>			<p><b>About Debtor 2 (Spouse Only in a Joint Case):</b></p>
<p>4. Your Employer Identification Numbers (EIN), if any.</p> <p>EIN _____ EIN _____</p>			<p>EIN _____ EIN _____</p>
<p>5. Where you live</p> <p>2219 Truman Trail</p> <p>Number   Street</p> <hr/> <p>McHenry                  IL        60051</p> <p>City                      State      ZIP Code</p> <p>MCHENRY</p> <p>County</p>			
<p>If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</p> <p>Number   Street</p> <hr/> <p>P.O. Box</p> <hr/> <p>City                      State      ZIP Code</p>			
<p>If Debtor 2 lives at a different address:</p> <p>Number   Street</p> <hr/> <p>City                      State      ZIP Code</p> <p>County</p>			
<p>If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.</p> <p>Number   Street</p> <hr/> <p>P.O. Box</p> <hr/> <p>City                      State      ZIP Code</p>			
<p>6. Why you are choosing <i>this district</i> to file for bankruptcy.</p> <p><b>Check one:</b></p> <p><input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408)</p> <hr/> <hr/> <hr/>		<p><b>Check one:</b></p> <p><input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408)</p> <hr/> <hr/> <hr/>	

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

8. **How you will pay the fee**  I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?**  No  
 Yes. District None When \_\_\_\_\_ Case Number \_\_\_\_\_  
 MM / DD / YYYY

District None When \_\_\_\_\_ Case Number \_\_\_\_\_  
 MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case Number \_\_\_\_\_  
 MM / DD / YYYY

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by affiliate?**  No  
 Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
 District \_\_\_\_\_ When \_\_\_\_\_ Case Number, if known \_\_\_\_\_  
 MM / DD / YYYY

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
 District \_\_\_\_\_ When \_\_\_\_\_ Case Number, if known \_\_\_\_\_  
 MM / DD / YYYY

11. **Do you rent your residence?**  No. Go to line 12  
 Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.  
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

- No. Go to Part 4.  
 Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number Street

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

*Check the appropriate box to describe your business:*

- Health Care Business (as defined in 11 U.S.C. § 101(27A))  
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
 Stockbroker (as defined in 11 U.S.C. § 101(53A))  
 Commodity Broker (as defined in 11 U.S.C. § 101(6))  
 None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines.* If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.  
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.  
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?
- No.
- Yes. What is the hazard? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

If immediate attention is needed, why is it needed? \_\_\_\_\_

Where is the property? \_\_\_\_\_

Number Street

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**Part 6: Answer These Questions for Reporting Purposes**

16. **What kind of debts do you have?**

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- No. Go to line 16b.  
 Yes. Go to line 17.

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- No. Go to line 16c.  
 Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. **Are you filing under Chapter 7?**

No. I am not filing under Chapter 7. Go to line 18.

Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

- No.  
 Yes.

18. **How many creditors do you estimate that you owe?**

- 1-49  
 50-99  
 100-199  
 200-999  
 1,000-5,000  
 5,001-10,000  
 10,001-25,000  
 25,001-50,000  
 50,001-100,000  
 More than 100,000

19. **How much do you estimate your assets to be worth?**

- \$0-\$50,000  
 \$50,001-\$100,000  
 \$100,001-\$500,000  
 \$500,001-\$1 million  
 \$1,000,001-\$10 million  
 \$10,000,001-\$50 million  
 \$50,000,001-\$100 million  
 \$100,000,001-\$500 million  
 \$500,000,001-\$1 billion  
 \$1,000,000,001-\$10 billion  
 \$10,000,000,001-\$50 billion  
 More than \$50 billion

20. **How much do you estimate your liabilities to be?**

- \$0-\$50,000  
 \$50,001-\$100,000  
 \$100,001-\$500,000  
 \$500,001-\$1 million  
 \$1,000,001-\$10 million  
 \$10,000,001-\$50 million  
 \$50,000,001-\$100 million  
 \$100,000,001-\$500 million  
 \$500,000,001-\$1 billion  
 \$1,000,000,001-\$10 billion  
 \$10,000,000,001-\$50 billion  
 More than \$50 billion

**Part 7: Sign Below**

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

 /s/ James Nicholas Petitti

Signature of Debtor 1



Signature of Debtor 2

Executed on 12/16/2024  
MM / DD / YYYY

Executed on                     
MM / DD / YYYY

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

 /s/ **Jason Kyle Nielson**

Signature of Attorney for Debtor

Date

**Date: 12/17/2024**

MM / DD / YYYY

**Jason Kyle Nielson**

Printed name

**Geraci Law L.L.C.**

Firm name

**55 E. Monroe St., #3400**

Number Street

**Chicago**

City

**IL**

**60603**

State

ZIP Code

Contact Phone **312-332-1800**

Email address **ndil@geracilaw.com**

**6288458**

Bar number

**IL**

State

Fill in this information to identify your case:

Debtor 1 James Nicholas Petitti  
First Name Middle Name Last Name  
  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
  
United States Bankruptcy Court for the : NORTHERN District of ILLINOIS  
(State)  
Case Number \_\_\_\_\_  
(If known)

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

Your assets  
Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)	\$ 490,949
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....	.....
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....	\$ 30,660
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....	\$ 521,609

#### Part 2: Summarize Your Liabilities

Your liabilities  
Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$370,674
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....	.....
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	.....
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$86,369

Your total liabilities \$457,043.00

#### Part 3: Summarize Your Liabilities

4. Schedule I: Your Income (Official Form 106I)	\$12,852.25
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	.....
5. Schedule J: Your Expenses (Official Form 106J)	\$9,081.00
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	.....

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**Part 4: Answer These Questions for Administrative and Statistical Records**

6. Are you filing for bankruptcy under Chapter 7, 11 or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 16,784.06

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 of Schedule E/F, copy the following:

- 9a. Domestic support obligations (Copy line 6a.) \$ 0.00
- 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ 0.00
- 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ 0.00
- 9d. Student loans. (Copy line 6f.) \$ 3,775.00
- 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ 0.00
- 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00
- 9g. Total. Add lines 9a through 9f. \$ 3,775.00

Fill in this information to identify your case and this filing:

Debtor 1	James	Nicholas	Petitti
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number (If known)			

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 01. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No.

Yes. Describe.....

What is the property? Check all that apply.

2219 Truman Trl  
Street address, if available, or other description

McHenry IL 60051  
City State ZIP Code

County

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property

Current value of the entire property? Current value of the portion you own?

\$ 490,949.00 \$ 245,474.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is a community property (see instructions)

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

##### 02. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages

you have attached for Part 1. Write that number here .....

-->

\$245,474.00

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

##### 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No.

Yes. Describe.....

Debtor 1	James	Nicholas	Petitti	Case Number (if known) _____
	First Name	Middle Name	Last Name	

**04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No.  
 Yes. Describe.....

Make:	Indian	<b>Who has an interest in the property? Check one.</b>
Model:	Scout Bobber Lin	<input checked="" type="checkbox"/> Debtor 1 only
Year:	2025	<input type="checkbox"/> Debtor 2 only
Approximate Mileage:	20	<input type="checkbox"/> Debtor 1 and Debtor 2 only
		<input type="checkbox"/> At least one of the debtors and another
Other information: 2025 Indian Scout Bobber Limited with over 20 miles		\$ 15,000.00 \$ 15,000.00
<input type="checkbox"/> Check if this is community property (see instructions)		

**Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property**

**5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages you have attached for Part 2. Write that number here .....** --> **\$ 15,000.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?  
Do not deduct secured claims or exemptions**

**06. Household goods and furnishings**  
Examples: Major appliances, furniture, linens, china, kitchenware

No.  
 Yes. Describe.....

Furniture, linens, small appliances, table & chairs, bedroom set	\$ 10,00 0
Joint with spouse	\$ 10,000.00

**07. Electronics**  
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No.  
 Yes. Describe.....

Flat screen TV, computer, printer, music collection, cell phone	\$ 2,500
	\$ 2,500.00

**08. Collectibles of value**  
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No.  
 Yes. Describe.....

	\$ 0.00
--	---------

**09. Equipment for sports and hobbies**  
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No.  
 Yes. Describe.....

Guitars, keyboards, misc musical equipment	\$ 1,500
Household Tools - \$100	\$ 1,500.00

**10. Firearms**  
Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No.  
 Yes. Describe.....

Guns	\$ 200
	\$ 200.00

Debtor 1	James	Nicholas	Petitti	Case Number (if known) _____
	First Name	Middle Name	Last Name	

**11. Clothes**  
 Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  
 No.  
 Yes. Describe.....

Everyday clothes, shoes, accessories	\$150
	\$ 150.00

**12. Jewelry**  
 Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver  
 No.  
 Yes. Describe.....

	\$ 0.00
--	---------

**13. Non-farm animals**  
 Examples: Dogs, cats, birds, horses  
 No.  
 Yes. Describe.....

2 dogs	\$0
	\$ 0.00

**14. Any other personal and household items you did not already list, including any health aids you did not list**  
 No.  
 Yes. Describe.....

	\$ 0.00
--	---------

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....** --> \$14,350.00

---

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?  
Do not deduct secured claims or exemptions**

**16. Cash**  
 Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition  
 No.  
 Yes. Describe.....

	\$ 0.00
--	---------

**17. Deposits of money**  
 Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Describe..... Account Type: Savings Account Other financial account Checking Account	Institution name: Bank of America Gemini Bank of America	\$ 10.25 \$ 180.00 \$ 1,120.00 \$ 1,310.25
--	---	---

**18. Bonds, mutual funds, or publicly traded stocks**  
 Examples: Bond funds, investment accounts with brokerage firms, money market accounts  
 No.  
 Yes. Describe..... Institution or issuer name:

	\$ 0.00
--	---------

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in**  
 No.  
 Yes. Describe..... Name of Entity and Percent of Ownership:

	\$ 0.00
--	---------

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**  
 Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  
 Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.  
 No.  
 Yes. Describe..... Issuer name:

	\$ 0.00
--	---------

Debtor 1	James	Nicholas	Petitti	Case Number (if known) _____
	First Name	Middle Name	Last Name	

**21. Retirement or pension accounts**  
 Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans  
 No.  
 Yes. Describe..... Type of account and Institution name: \$ 0.00

**22. Security deposits and prepayments**  
 Your share of all unused deposits you have made so that you may continue service or use from a company  
 Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications  
 No.  
 Yes. Describe..... Institution name or individual: \$ 0.00

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**  
 No.  
 Yes. Describe..... Issuer name and description: \$ 0.00

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**  
 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).  
 No.  
 Yes. Describe..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c): \$ 0.00

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers**  
 No.  
 Yes. Describe..... \$ 0.00

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**  
 Examples: Internet domain names, websites, proceeds from royalties and licensing agreements  
 No.  
 Yes. Describe..... \$ 0.00

**27. Licenses, franchises, and other general intangibles**  
 Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses  
 No.  
 Yes. Describe..... \$ 0.00

<b>Money or property owed to you?</b>	<b>Current value of the portion you own?</b> Do not deduct secured claims or exemptions
---------------------------------------	--

**28. Tax refunds owed to you**  
 No.  
 Yes. Describe..... \$ 0.00

**29. Family support**  
 Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement  
 No.  
 Yes. Describe..... \$ 0.00

**30. Other amounts someone owes you**  
 Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else  
 No.  
 Yes. Describe..... \$ 0.00

**31. Interest in insurance policies**  
 Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  
 No. Company Name & Beneficiary:  
 Yes. Describe..... Term Life Insurance \$ 0  
\$ 0.00

Debtor 1	James	Nicholas	Petitti	Case Number (if known) _____
	First Name	Middle Name	Last Name	

**32. Any interest in property that is due you from someone who has died**  
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No.  
 Yes. Describe.....   \$ 0.00

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**  
Examples: Accidents, employment disputes, insurance claims, or rights to sue

No.  
 Yes. Describe.....   \$ 0.00

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights**

No.  
 Yes. Describe.....   \$ 0.00

**35. Any financial assets you did not already list**

No.  
 Yes. Describe.....   \$ 0.00

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here .....** --> \$1,310.25

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

No.  
 Yes.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions

**38. Accounts receivable or commissions you already earned**

No.  
 Yes. Describe.....   \$ 0.00

**39. Office equipment, furnishings, and supplies**  
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No.  
 Yes. Describe.....   \$ 0.00

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

No.  
 Yes. Describe.....   \$ 0.00

**41. Inventory**

No.  
 Yes. Describe.....   \$ 0.00

**42. Interests in partnerships or joint ventures**

No. Name of Entity and Percent of Ownership:  
 Yes. Describe.....   \$ 0.00

**43. Customer lists, mailing lists, or other compilations**

No.  
 Yes. Describe.....   \$ 0.00

Debtor 1	James	Nicholas	Petitti	Case Number (if known) _____
	First Name	Middle Name	Last Name	

**44. Any business-related property you did not already list**

No.  
 Yes. Describe.....   \$ \$ 0.00

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here .....** --> \$ 0.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No.  
 Yes. Describe.....   \$ \$ 0.00

**47. Farm animals**  
Examples: Livestock, poultry, farm-raised fish

No.  
 Yes. Describe.....   \$ \$ 0.00

**48. Crops—either growing or harvested**

No.  
 Yes. Describe.....   \$ \$ 0.00

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

No.  
 Yes. Describe.....   \$ \$ 0.00

**50. Farm and fishing supplies, chemicals, and feed**

No.  
 Yes. Describe.....   \$ \$ 0.00

**51. Any farm- and commercial fishing-related property you did not already list**

No.  
 Yes. Describe.....   \$ \$ 0.00

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .....** --> \$ 0.00

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**  
Examples: Season tickets, country club membership

No.  
 Yes. Describe.....   \$ \$ 0.00

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....** --> \$ 0.00

First Name

Nicholas

Middle Name

Petitti

Last Name

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$ 245,474.00
56. Part 2: Total vehicles, line 5	\$ 15,000.00
57. Part 3: Total personal and household items, line 15	\$ 14,350.00
58. Part 4: Total financial assets, line 36	\$ 1,310.25
59. Part 5: Total business-related property, line 45	\$ 0.00
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00
61. Part 7: Total other property not listed, line 54	\$ 0.00
62. Total personal property. Add lines 56 through 61. ....	\$ 30,660.25
	\$ 30,660.25
63. Total of all property on Schedule A/B. Add line 55 + line 62	\$276,134.25

Fill in this information to identify your case:

Debtor 1	James	Nicholas	Petitti
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>			(State)
Case Number (If known)			

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: 2219 Truman Trl McHenry IL 60051 - Primary Residence	\$ 490,949	<input checked="" type="checkbox"/> \$ 15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B: 01		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Furniture, linens, small appliances, table & chairs, bedroom set	\$ 10,000	<input checked="" type="checkbox"/> \$ 2,000	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B: 06		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Flat screen TV, computer, printer, music collection, cell phone	\$ 2,500	<input checked="" type="checkbox"/> \$ 1,000	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B: 07		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Guns	\$ 200	<input checked="" type="checkbox"/> \$ 200	735 ILCS 5/12-1001(b) - \$200.00
Line from Schedule A/B: 10		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**Part 2:** Additional Page

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>150</u>	<input checked="" type="checkbox"/> \$ <u>150</u>	735 ILCS 5/12-1001(a) - \$150.00
Line from Schedule A/B:	<u>11</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Bank of America , 1,120.00	\$ <u>1,120</u>	<input checked="" type="checkbox"/> \$ <u>800</u>	735 ILCS 5/12-1001(b) - \$800.00
Line from Schedule A/B:	<u>17</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>3. Are you claiming a homestead exemption of more than \$189,050?</b> (Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)				
<input checked="" type="checkbox"/> No.				
<input type="checkbox"/> Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?				
<input type="checkbox"/> No				
<input type="checkbox"/> Yes.				

Fill in this information to identify your case:

Debtor 1	James	Nicholas	Petitti
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number (If known)			

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

#### 1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims		Column A	Column A	Column C
		Amount of claim	Value of collateral that supports this claim	Unsecured portion If any
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditors name.		Do not deduct the value of collateral		
2.1	Barrington Bank/Wintru	Describe the property that secures the claim: 2219 Truman Trl McHenry IL 60051 - Primary Residence	\$ 357,654.00	\$ 490,949.00
	Creditor's Name 9700 W HIGGINS RD Number Street			\$ 0.00
	ROSEMONT IL 60018 City State Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	Nature of Lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____		
	<input type="checkbox"/> Check if this claim relates to a community debt			
	Date Debt was incurred 2023-2024	Last 4 digits of account number 0001		
2.2	Performance Finance	Describe the property that secures the claim: 2025 Indian Scout Bobber Limited with over 20 miles	\$ 13,020.00	\$ 15,000.00
	Creditor's Name PO BOX 18887 Number Street			\$ 0.00
	Reno NV 89511 City State Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	Nature of Lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____		
	<input type="checkbox"/> Check if this claim relates to a community debt			
	Date Debt was incurred 06/27/2024	Last 4 digits of account number _____		
Add the dollar value of your entries in Column A on this page. Write that number here: \$ 370,674.00				

Debtor 1 James Nicholas Petitti Case Number (*if known*) \_\_\_\_\_  
First Name Middle Name Last Name

**Part 2:**

**List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 370,674.00

Fill in this information to identify your case:

Debtor 1	James	Nicholas	Petitti
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number (If known)			

Check if this is an amended filing

## Official Form 106E/F

12/15

### Schedule E/F: Creditors Who Have Unsecured Claims

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims.

List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

#### Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim
\$ 4,700.00

4.1 Affirm, Inc

Last 4 digits of account number \_\_\_\_\_

Creditor's Name  
650 California St Fl 12

Number Street

San Francisco CA 94108  
City State Zip Code

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Is the claim subject to offset?

- No  
 Yes

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Credit Extended to Debtor(s)

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.2	Apple Card/Gs Bank Usa	Last 4 digits of account number	\$ 7,266.00
Creditor's Name <u>LOCKBOX 6112 PO BOX 7247</u>			
Number Street _____			
PHILADELPHIA PA 19170 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify <u>Credit Card or Credit Use</u>			
4.3	Best Buy/Cbna	Last 4 digits of account number	\$ 3,864.00
Creditor's Name <u>50 NORTHWEST POINT ROAD</u>			
Number Street _____			
ELK GROVE VILLAGE IL 60007 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify <u>Credit Card or Credit Use</u>			
4.4	Capital One	Last 4 digits of account number	\$ 7,916.00
Creditor's Name <u>PO BOX 31293</u>			
Number Street _____			
SALT LAKE CITY UT 84131 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify <u>Credit Card or Credit Use</u>			

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.5	Capital One Creditor's Name PO BOX 31293 Number Street  SALT LAKE CITY UT 84131 City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? 2013-2024  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$ 9,695.00
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Credit Card or Credit Use	
4.6	Dept of Education/Neln Creditor's Name 121 S 13TH ST Number Street  LINCOLN NE 68508 City State Zip Code	Last 4 digits of account number 4115 When was the debt incurred? 2013-2024  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$ 3,775.00
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		<b>Type of NONPRIORITY unsecured claim:</b> <input checked="" type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify	
4.7	Equifax Creditor's Name 1550 Peachtree St. Ne Number Street  Atlanta Ga 30309 City State Zip Code	Last 4 digits of account number 4112 When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$ 0.00
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Notice Only	

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.8	Experian	Last 4 digits of account number	4112	\$ 0.00
Creditor's Name Po Box 2002		When was the debt incurred?		
Number Street				
Allen Tx 75013				
City State Zip Code				
<b>Who owes the debt?</b> Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>				
<b>Is the claim subject to offset?</b>				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
4.9	Fnb Omaha	Last 4 digits of account number	\$ 1,256.00	
Creditor's Name PO BOX 3412		When was the debt incurred?		
Number Street				
OMAHA NE 68103				
City State Zip Code				
<b>Who owes the debt?</b> Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>				
<b>Is the claim subject to offset?</b>				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
4.10	Syncb/Amazon	Last 4 digits of account number	\$ 5,911.00	
Creditor's Name PO BOX 965015		When was the debt incurred?		
Number Street				
ORLANDO FL 32896				
City State Zip Code				
<b>Who owes the debt?</b> Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>				
<b>Is the claim subject to offset?</b>				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				

**As of the date you file, the claim is:** Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Notice Only

**As of the date you file, the claim is:** Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Credit Card or Credit Use

**As of the date you file, the claim is:** Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Credit Card or Credit Use

Debtor 1	James	Nicholas	Petitti	Case Number (if known)
	First Name	Middle Name	Last Name	
<b>Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page</b>				
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
				Total Claim
4.11	Thd/Cbna	Last 4 digits of account number	_____	\$ 33,225.00
	Creditor's Name PO BOX 6497	When was the debt incurred?	2022-2024	
	Number Street  SIOUX FALLS SD 57117 City State Zip Code	<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	<b>Who owes the debt?</b> Check one.			
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
	<b>Is the claim subject to offset?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
4.12	Transunion	Last 4 digits of account number	4112	\$ 0.00
	Creditor's Name Po Box 1000	When was the debt incurred?	_____	
	Number Street  Chester PA 19022 City State Zip Code	<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	<b>Who owes the debt?</b> Check one.			
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
	<b>Is the claim subject to offset?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
4.13	Upstart Network Inc.	Last 4 digits of account number	0950	\$ 8,761.00
	Creditor's Name 2950 S DELAWARE ST STE 3	When was the debt incurred?	2020-2024	
	Number Street  SAN MATEO CA 94403 City State Zip Code	<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	<b>Who owes the debt?</b> Check one.			
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
	<b>Is the claim subject to offset?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

**Part 3: List Others to Be Notified for a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

First Name

Nicholas

Petitti

Last Name

**Part 4:**

**Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

Add the amounts for each type of unsecured claim.

		<b>Total claim</b>
<b>Total claims from Part 1</b>	<b>6a. Domestic support obligations</b>	6a. \$ _____ 0.00
	<b>6b. Taxes and Certain other debts you owe the government</b>	6b. \$ _____ 0.00
	<b>6c. Claims for death or personal injury while you were intoxicated</b>	6c. \$ _____ 0.00
	<b>6d. Other.</b> Add all other priority unsecured claims. Write that amount here.	6d. \$ _____ 0.00
	<b>6e. Total.</b> Add lines 6a through 6d.	6e. \$ _____ 0.00
<b>Total claims from Part 2</b>		<b>Total claim</b>
	<b>6f. Student loans</b>	6f. \$ _____ 3,775.00
	<b>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</b>	6g. \$ _____ 0.00
	<b>6h. Debts to pension or profit-sharing plans, and other similar debts</b>	6h. \$ _____ 0.00
	<b>6i. Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ _____ 82,594.00
	<b>6j. Total.</b> Add lines 6f through 6i.	6j. \$ _____ 86,369.00

Fill in this information to identify your case:

Debtor 1	James	Nicholas	Petitti
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number (If known)			

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contracts or leases are listed in *Schedule A/B: Property* (Official Form 106A/B)

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease		State what the contract or lease is for	
2.1	Name			
	Number	Street		
	City	State	Zip Code	
2.2	Name			
	Number	Street		
	City	State	Zip Code	
2.3	Name			
	Number	Street		
	City	State	Zip Code	
2.4	Name			
	Number	Street		
	City	State	Zip Code	
2.5	Name			
	Number	Street		
	City	State	Zip Code	

**Fill in this information to identify your case:**

<b>Fill in this information to identify your case:</b>			
<b>Debtor 1</b>	<u>James</u>	<u>Nicholas</u>	<u>Petitti</u>
	First Name	Middle Name	Last Name
<b>Debtor 2</b>	<hr/>		
(Spouse, if filing)	<u>First Name</u>	<u>Middle Name</u>	<u>Last Name</u>
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>			
(State)			
<b>Case Number</b>	<hr/>		
(If known)			

Check if this is an amended filing

**Official Form 106H**

## Schedule H: Your Codebtors

12/15

**Codebtors** are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

No.

Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

No. Go to line 3.

Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No

Yes. In which community state or territory did you live? \_\_\_\_\_ . Fill in the name and current address of that person.

Name of your spouse, former spouse or legal equivalent

**Number**      **Street**

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip Code** \_\_\_\_\_

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**

**Column 2: The creditor to whom you owe the debt**

**Check all schedules that apply:**

3.1	Name 2219 Truman Trail		
	Number McHenry	Street	IL 60051
	City	State	Zip Code
3.2	Name		
	Number Street		
	City	State	Zip Code
3.3	Name		
	Number Street		
	City	State	Zip Code

Schedule D, line \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

Schedule G, line \_\_\_\_\_

---

Schedule D, line \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

Schedule G, line \_\_\_\_\_

---

Schedule D, line \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 James Nicholas Petitti  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS

Case Number \_\_\_\_\_  
(If known)

Check if this is:

- An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

#### Employment status

#### Debtor 1

- Employed  
 Not employed

#### Debtor 2 or non-filing spouse

- Employed  
 Not employed

#### Occupation

Technical Lead

Senior Billing Analyst

#### Employer's name

Systal Technology Solutions

Landscape Hub

#### Employer's address

2400 Wolf Rd. Ste 100

2045 W Grand Ave Ste B

Westchester, IL 60154

Chicago, IL 60612

#### How long employed there?

Since 12/1/2021

Since 9/1/2021

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

#### For Debtor 1

\$9,376.23

#### For Debtor 2 or non-filing spouse

\$7,047.15

2. List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

**\$9,376.23**

**\$7,047.15**

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here .....</b>	<b>4. \$9,376.23</b>	<b>\$7,047.15</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$2,538.90	\$633.47
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$138.49	\$215.30
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: <u>Life Insurance(D2),</u>	5h. \$0.00	\$44.96
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	<b>6. \$2,677.39</b>	<b>\$893.73</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$6,698.83</b>	<b>\$6,153.42</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm		
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$0.00	\$0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive	8f. \$0.00	\$0.00
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____		
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: _____	8h. \$0.00	\$0.00
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	<b>9. \$0.00</b>	<b>\$0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10. \$6,698.83</b>	<b>+ \$6,153.42 = \$12,852.25</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b>		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. \$0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	<b>12. \$12,852.25</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	James	Nicholas	Petitti
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u>			
Case Number _____ (If known)			

Check if this is:

- An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household.

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No.

Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

No

Do not list Debtor 1 and Debtor 2.

Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

None

Dependent's age

0

Does dependent live with you?

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$3,455.00

If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

4a. \$0.00  
4b. \$0.00  
4c. \$75.00  
4d. \$17.00

Debtor 1	James	Nicholas	Petitti	Case Number (if known)
	First Name	Middle Name	Last Name	
<b>Your expenses</b>				
5.	<b>Additional Mortgage payments for your residence</b> , such as home equity loans			5. \$0.00
6.	<b>Utilities:</b>			
6a.	Electricity, heat, natural gas			6a. \$240.00
6b.	Water, sewer, garbage collection			6b. \$94.00
6c.	Telephone, cell phone, internet, satellite, and cable service			6c. \$350.00
6d.	Other. Specify: _____			6d. \$ 0.00
7.	<b>Food and housekeeping supplies</b>			7. \$800.00
8.	<b>Childcare and children's education costs</b>			8. \$0.00
9.	<b>Clothing, laundry, and dry cleaning</b>			9. \$90.00
10.	<b>Personal care products and services</b>			10. \$65.00
11.	<b>Medical and dental expenses</b>			11. \$150.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.			12. \$171.00
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>			13. \$125.00
14.	<b>Charitable contributions and religious donations</b>			14. \$0.00
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a.	Life insurance			15a. \$0.00
15b.	Health insurance			15b. \$0.00
15c.	Vehicle insurance			15c. \$160.00
15d.	Other insurance. Specify: _____			15d. \$0.00
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____			16. \$0.00
17.	<b>Installment or lease payments:</b>			
17a.	Car payments for Vehicle 1			17a. \$879.00
17b.	Car payments for Vehicle 2			17b. \$0.00
17c.	Other. Specify: _____			17c. \$0.00
17d.	Other. Specify: _____			17d. \$0.00
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>			18. \$0.00
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____			19. \$0.00
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>			
20a.	Mortgages on other property			20a. \$ 0.00
20b.	Real estate taxes			20b. \$ 0.00
20c.	Property, homeowner's, or renter's insurance			20c. \$ 0.00
20d.	Maintenance, repair, and upkeep expenses			20d. \$ 0.00
20e.	Homeowner's association or condominium dues			20e. \$ 0.00

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_

First Name

Nicholas

Petitti

Middle Name

Last Name

21. Other. Specify: Pet Care (\$400.00), Postage/Bank Fees (\$5.00), NFS debt payments (\$2,005.00),	21.	\$2,410.00
22. Your monthly expense: Add lines 4 through 21.	22.	\$9,081.00
The result is your monthly expenses.		
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$12,852.25
23b. Copy your monthly expenses from line 22 above.	23b.-	\$9,081.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	<b>\$3,771.25</b>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No  
 Yes.

Explain Here:

**Fill in this information to identify your case:**

Debtor 1	<u>James</u>	<u>Nicholas</u>	<u>Petitti</u>
	First Name	Middle Name	Last Name
Debtor 2	<hr/>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number _____ (If known)			

Check if this is an amended filing

**Official Form 106 Dec**

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of Person \_\_\_\_\_.

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /s/ James Nicholas Petitti  
Signature of Debtor 1

**X** \_\_\_\_\_  
Signature of Debtor 2

Date 12/16/2024  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

**Fill in this information to identify your case:**

Debtor 1	<u>James</u>	<u>Nicholas</u>	<u>Petitti</u>
	First Name	Middle Name	Last Name
<b>Debtor 2</b>	<hr/>		
(Spouse, if filing)	<u>First Name</u>	<u>Middle Name</u>	<u>Last Name</u>
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>			
(State)			
Case Number	<hr/>		
(If known)			

Check if this is an amended filing

**Official Form 107**

## **Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/22

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.**

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

- 01. What is your current marital status?**

Married

Not married

- 02 During the last 3 years, have you lived anywhere other than where you live now?

No.

■ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
<u>1422 LAKERIDGE CT</u>	FROM 06/2018	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
<u>MUNDELEIN IL 60060-4144</u>	To 08/2023	_____	_____
_____	_____	_____	_____

- 03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No.

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

**Part 2: Explain the Sources of Your Income**

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**04 Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No.

Yes. Fill in the details

	Debtor 1 Sources of income Check all that apply	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$108,187.26	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$78,060
For last calendar year:  (January 1 to December 31, 2023)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$179,236 combined wages	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$179,236 combined wages
For the calendar year before that:  (January 1 to December 31, 2022)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$173,900 combined wages	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$173,900 combined wages

**05 Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No.

Yes. Fill in the details

	Debtor 1 Sources of income Describe below.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
--	--	--	--	--

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as

"incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Dates of payments	Total amount paid	Amount you still owe	Was this payment for...
BARRINGTON BANK/WINTRU 9700 W HIGGINS RD ROSEMONT IL 60018	Monthly \$8,250.00	\$349,404.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

**07 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No.

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
------------------	-------------------	----------------------	-------------------------

**08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

No.

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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**Part 4: Identify Legal actions, Repossessions, and Foreclosures**

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_

First Name Middle Name Last Name

- 09 Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No.

Yes. Fill in the details.

- 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11

Yes. Fill in the information below.

- 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No. Go to line 11

Yes. Fill in the information below.

- 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No.

Yes.

#### Part 5: List Certain Gifts and Contributions

- 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No.

Yes. Fill in the details for each gift.

- 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No.

Yes. Fill in the details for each gift.

#### Part 6: List Certain Losses

- 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No.

Yes. Fill in the details for each gift.

#### Part 7: List Certain Payments or Transfers

- 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No.

Yes. Fill in the details

Party Contact Info	Description and value of any property transferred	Date payment or transfer	Amount of payment
Geraci Law L.L.C.		From 12/06/2024 - 12/16/2024	Payment/Value: \$4,500.00: \$0.00 paid prior to filing, balance to be paid through the plan.
55 E. Monroe Street #3400			
Chicago, IL 60603			
_____			
_____			
Person who Made the Payment, if Not You			

Debtor 1 James

Nicholas

Petitti

Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

Party Contact Info	Description and value of any property transferred	Date payment or transfer	Amount of payment
Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services	2024	\$25.00

Person who Made the Payment, if Not You

- 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

No.  
 Yes. Fill in the details.

- 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).  
Do not include gifts and transfers that you have already listed on this statement.

No.  
 Yes. Fill in the details for each gift.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Isabelle Spector  1422 Lake Ridge Court Mundelen IL 60060	\$320,000  Went to pay mortgage and down payment on current home	09/15/2023

Person's relationship to you      None

- 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No.  
 Yes. Fill in the details for each gift.

#### Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

- 20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No.  
 Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Cornerstone Bank  XXX - _____	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	11/2024	Joint with Mom, all Mom's money

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No.  
 Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
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22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No.  
 Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
-----------------------------------	-----------------------	-----------------------

**Part 9: Identify Property You Hold or Control for Someone Else**

23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No.  
 Yes. Fill in the details.

Where is the property?	Describe the property	Value
------------------------	-----------------------	-------

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No.  
 Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
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25 Have you notified any governmental unit of any release of hazardous material?

- No.  
 Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
-------------------	-----------------------------------	----------------

26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No.  
 Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

- No. None of the above applies. Go to Part 12.  
 Yes. Check all that apply above and fill in the details below for each business.

28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No.

Yes. Fill in the details.

Date issued \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ James Nicholas Petitti

Signature of Debtor 1

Signature of Debtor 2

Date 12/16/2024  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**United States Bankruptcy Court**  
**NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION**

**In re****James Nicholas Petitti / Debtor**

Case No:

Chapter:    **Chapter 13****DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am an attorney employed by Geraci Law L.L.C., the attorney for the above named debtor(s) and that compensation paid to Geraci Law L.L.C. within one year before the filing of the petition in bankruptcy, or agreed to be paid to Geraci Law L.L.C., for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, Geraci Law L.L.C. has agreed to accept	<b>\$4,500.00</b>
Prior to the filing of this statement Geraci Law L.L.C. has received	<b>\$0.00</b>
Balance Due	<b>\$4,500.00</b>

2. The source of the compensation paid to Geraci Law L.L.C. was:

Debtor(s)       Other: (specify)

3. The source of compensation to be paid to Geraci Law L.L.C. is:

Debtor(s)       Other: (specify)

4.  Geraci Law L.L.C. has not agreed to share the above-disclosed compensation with any other person unless they are members and associates of the law firm.

Geraci Law L.L.C. has agreed to share the above-disclosed compensation with another person or persons who are not members or associates of the law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, Geraci Law L.L.C. has agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include payment for the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to Geraci Law L.L.C. for representation of the debtor(s) in these bankruptcy proceedings.

Date: 12/17/2024

/s/ Jason Kyle Nielson

Date

Signature of Attorney, signing for Geraci Law L.L.C.

Geraci Law L.L.C.  
Name of law firm

**Attorney Retainer Agreement Chapter 13**

The undersigned hires Geraci Law L.L.C. (GL) for representation in a Chapter 13 bankruptcy. I agree to pay to Geraci Law L.L.C. a fee of \$4,500.00 plus any ADDITIONAL fees a court may order (Florida additional \$50/mo after confirmation) after confirmation, which can add \$300-2500 or more. . IL IN only I have signed, received a copy of and will abide by "Court Approved Retention Agreement" (CARA) or "Rights and Responsibilities" (RR) between Chapter 13 Debtors and their Attorneys" Any terms that conflict with a CARA or RR are null and void. I understand my Chapter 7 alternative but choose Chapter 13 although it costs more. **I will use CLIENT CORNER and read all material on it and the Geraci Law Website**

**PLAN:** My estimated payment is \$1,800.00 per month for 54 months based on the information I have provided, including income, expenses, assets and debts. The payment or length may need to be increased for all or part of the plan term. The Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. **I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what debts, assets property and exemptions I am claiming, and to make full disclosure to every question**

**PAYMENT** I will pay Geraci Law as agreed direct or by EZD debit, ;which will be applied to the Court filing fee first, then to Geraci Law attorney fees. **After my case is filed in Court, I agree to pay the full Chapter 13 payment to the assigned Chapter 13 Trustee WITHIN 30 DAYS OF CASE FILING or my case may be dismissed.**

**PAYROLL DEDUCTION** I consent to voluntary payroll deduction from my paycheck by court order served on my employer. I will pay the Trustee my plan payment until payroll control begins.

**Geraci Law FEES:** In addition to Attorney fees I agree to pay any court costs, educational course costs, \$25 for postage; \$15 for copies; PACER charges up to \$5.00; certified mail or FEDEX/UPS. Any amount I do not paid prior to the case being filed shall be paid ahead of creditors through the Chapter 13 Trustee. The CARA/RR fee is a flat fee, but Geraci Law may apply to the court for additional fees based on the following hourly rates: Attorney- \$275/hr; Senior Attorney- \$375/hr; Supervising Attorney-\$450/hr; Paralegal- \$85/hr; Senior Paralegal-\$150/hr. if allowed by the CARA or court order, such as motions, post-confirmation modifications, evidentiary hearings, adversary proceedings or appeals.

**FLAT FEE NOT HOURLY** Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. I can choose to pay on an hourly basis, but flat fee usually results in me paying less. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will refund unearned fees. If I close my file, my case is dismissed or I breach this contract I agree to pay Geraci Law for the work done. In Wisconsin, I can submit fee disputes to binding arbitration within 30 days with the Wisconsin Lawyers fund for Client Protection(c/o State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707-7158) I assign to Geraci Law all amounts tendered as filing fees or court costs and authorize Geraci Law to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. More than 1 Geraci Law attorney or paralegal will work on my case and may appear or substitute as attorney of record without notice to me.

**PLAN PAYMENT INCLUDES** all debts I list, unless plan states otherwise: I may be paying some creditors directly. **My plan payment does NOT include** future mortgage, taxes and insurance (unless it says so and the plan payment is more than my current mortgage payments plus payments to other creditors), rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any taxes or HOA fees as long as the property is in my name; **creditors can charge you additional fees** because of filing 13, such as \$700 for filing a mortgage claim or motion.

**Attorney fees and costs get paid before my creditors** before mortgage arrears and vehicles scheduled to be paid in the plan, start getting paid. Vehicles may be scheduled to get a small payment to cover depreciation each month, like \$15-100, until Geraci Law attorney fees are paid, then the vehicle gets larger payments, so the vehicle is paid in about the same time as it would be if the attorney fees were not first. **RESULT:** if I do not complete the plan, I may end up paying Geraci Law but not as much on my vehicle and mortgage arrears and other creditors, so I will do my best to complete it.

**MONEY OR PROPERTY OR CLAIMS I GET AFTER FILING** Injury or other claims or property that I now have or acquire after filing Chapter 13, I must disclose to Geraci Law, the Chapter 13 trustee and to the Bankruptcy Court and my creditors, in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. **If I get INJURED or get a CLAIM or property after filing I WILL DISCLOSE IT BY AMENDING MY CASE in court.**

**TAX REFUNDS or other income during plan:** Each year I will send my IRS and state tax returns to Geraci Law or the Trustee. I will turn over refunds, additional income or assets to the Trustee unless I am paying my creditors 100%. If my income or expenses change, my plan payment may have to change. If I am eligible to receive a tax refund during my Chapter 13, I may have to send it



to the Chapter 13 Trustee unless I am specifically advised that I do not need to. If I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify Geraci Law and I may have to pay the funds into my Chapter 13 plan.

**STUDENT LOANS** that I don't pay with interest in a Chapter 13 will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly. I do not want Geraci Law to file an adversary complaint to discharge my student loans by claiming payment of my student loans would be an undue hardship.

**Debts not discharged** government insured student loans; educational debts; tax debt interest; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; fraud, or debts listed in my client folder or found non-dischargeable by a Judge.

**Creditor Attorney Fees & costs** I understand I signed contracts with my Creditors such as mortgage and vehicle loans that allow them to charge me collection fees. I understand my bankruptcy may add \$300 to \$1200 or more to any of those debts due after my case is closed. I further understand that if a Creditor has to file a motion because I am not making payments as required, there will be additional attorney fees and costs that I will be responsible for.

**Creditor statements & notices** I direct Geraci Law to request that mortgage creditors send me statements and notices and deal with me directly on payments and routine matters, and to waive any claim of FDCPA or similar claims in that regard.

**Geraci Law's Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy.** GL does not represent me in state court, or in loan modifications, short sales, etc. Delay in filing may result in judgments or liens that GL can't eliminate in bankruptcy. When this case is closed by the Clerk or I receive a discharge, Geraci Law's representation of me ends.

**Changes after this:** I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. Plan terms quoted can change before filing depending on the facts and documents reviewed.

**No Discharge if** I fail to remain current in a domestic support obligation (DSO), or fail to certify to the Court that I have remained current in DSO or mortgage payments, or if I fail to take my financial management class. I have received the 11 U.S.C § 527(a) disclosures on a separate sheet.

**Consent to representation by any firm member** More than 1 attorney or paralegal employed by Geraci Law will work on my case and may appear or substitute as attorney of record at the discretion of Geraci Law. I waive notice of substitution of a GL attorney or additional appearance of a GL attorney and consent to any GL attorney filing my case and to substitutions of appearance on my case without any prior notice to me.

I agree that GL may monitor, record, capture, and/or transcribe (including by employing the use of artificial intelligence tools) me, my video images, my conversations, Zoom (and any video) meetings, and telephone calls (should GL elect, in its discretion, to do so) that I have with GL employees or agents for the purpose of verifying transactions, quality control, or for other business reasons. I waive any notice other than this provision that my communications shall or may be monitored, recorded, captured and/or transcribed.

X \_\_\_\_\_  
  
James Petitti (Debtor)

X \_\_\_\_\_  
(Joint Debtor)

X \_\_\_\_\_ /s/ Jason Nielson  
Dated: 12/12/2024  
Geraci Law L.L.C. Attorney for the Debtor, by Jason Nielson

**Geraci Law L.L.C.**

National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603



**GERACI LAW L.L.C.** Bankruptcy and Injury Attorneys  
Case Number:

**FEE PRIORITY CHAPTER 13 DISCLOSURE:** This disclosure explains the payment structure in your Chapter 13 and its effects. It is a supplement to your signed Court Approved Retention Agreement, and does not change any of its terms.

**ATTORNEY FEES PAID THROUGH CHAPTER 13:** Before filing your Chapter 13, you paid \$ 0.00 toward our attorneys' fees for the bankruptcy. We agreed with you that the remaining balance on **attorneys' fees of \$ 4,500.00**, plus any costs advanced or billed, will be paid to us over time through your Trustee payments if the Court approves our Application. Pre-confirmation payments to Geraci Law LLC are held by the Trustee and disbursed to Geraci Law LLC upon confirmation or dismissal (whichever is earlier).

**ORDER OF PAYMENTS:** Unless treated otherwise in your Plan, creditor's claims will be paid by the Trustee pro rata in the following order: (1) post-filing mortgage payments (if being paid in the Chapter 13); (2) monthly payments on non-mortgage secured claims (such as secured car loans); (3) costs of administration (such as our remaining attorneys' fees balance above); (4) mortgage arrears; (5) priority unsecured claims other than costs of administration; (6) special class of unsecured claims; and (7) other unsecured claims. Your Chapter 13 does **NOT** propose to alter this order of payments.

**RATE OF PAYMENT IN YOUR PLAN:** Your Chapter 13 plan proposes to pay \$ 1,800.00 per month for at least 54 months. This amount may change depending on various factors such objections or claims filed. The Trustee will deduct an estimated 4-9% fee on each payment you make. Under the above priority order and subject to court approval or subsequent amendments, the Trustee will pay, pursuant to confirmed plan terms, the following **estimated** amounts out of your monthly payment:

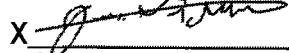
The Trustee will first deduct \$ 162.00 /month in fees, then the Trustee will pay creditors and attorney fees as follows:

1. Before Confirmation: \$130.20/month to Performance Finance for the 2025 Indian Scout Bobber Limited; then \$1,507.80/month to Geraci Law L.L.C.
2. After Confirmation: \$1,638.00/month to Geraci Law L.L.C.
3. After our fees are paid off, the Trustee pays other allowed unsecured claims pro rata from funds available until plan payments are complete.

**EFFECT ON YOUR CREDITORS DUE TO PRIORITY OF PAYMENTS:** Our **attorneys' fees get paid before** certain creditors as outlined above. If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, the balances owed to creditors could be larger (due to interest) or not as low as they would've been had you paid the creditors directly instead of paying the Trustee.

**EFFECT ON YOU DUE TO PRIORITY OF PAYMENTS:** If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, this means that it may be more difficult or impossible to afford to catch up on unsecured loans (such as parking tickets which could lead to being on the boot list or cause drivers' license suspension). Examples of reasons for dismissal include but are not limited to: failure to make the required Trustee payment, failure to turn over tax refunds if required, etc.

**UNDERSTOOD & ACCEPTED BY SIGNATURE BELOW:**

X  \_\_\_\_\_

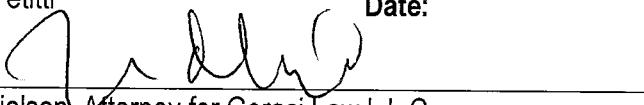
12/16/2024

Date:

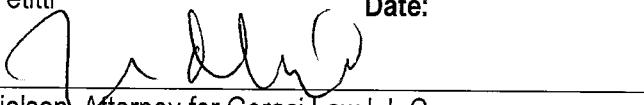
James Petitti

X \_\_\_\_\_

\_\_\_\_\_ Date:

 12/16/24

Date:

X  Jason Nielson, Attorney for Geraci Law L.L.C.

Chapter 13 Attorney Fee Priority Disclosure

923391

## **COURT-APPROVED RETENTION AGREEMENT**

**(for cases filed on or after March 15, 2021)**

This agreement describes the rights and duties of debtors and their lawyers in Chapter 13 bankruptcy cases in the Northern District of Illinois. The debtor and lawyer must enter into this agreement for the lawyer to receive a flat fee of \$ 4,500.00 as compensation in the case. By signing this agreement, the debtor and lawyer agree to do everything this agreement requires.

**DO NOT sign this agreement unless you have read it and understand it.**

This agreement replaces any conflicting agreement between the debtor and the lawyer. If any provision of another agreement conflicts with this agreement, the lawyer will not be awarded a flat fee as compensation in the case.

The lawyer must perform all tasks reasonably necessary for the bankruptcy case. Performance of those tasks is a condition of receiving the flat fee. The lawyer may not charge any other fees for representing the debtor in the case. The sole exception, explained below, is representation of the debtor in certain lawsuits in the bankruptcy case known as adversary proceedings.

### **1. Duties of the Debtor and the Lawyer**

#### **A. Counseling Before Filing a Bankruptcy Case**

Before a bankruptcy case is filed, the debtor must provide financial and other information to the lawyer. The lawyer must evaluate the information and advise the debtor whether filing a bankruptcy case is appropriate, and if so, under which chapter of the Bankruptcy Code. The lawyer must explain the advantages and disadvantages of filing a bankruptcy case.

If filing a chapter 13 bankruptcy case is appropriate, the lawyer must explain how and when attorneys' fees will be paid.

#### **B. Documents for the Case**

The lawyer or a member of the lawyer's staff must prepare all the documents required to be filed in the bankruptcy case. The debtor must provide all information the lawyer or a member of the lawyer's staff requests to prepare the documents. Failure to provide requested information will make it difficult or impossible for the lawyer to file the case or to represent the debtor once the case is filed. The lawyer must review each document with the debtor, who must approve and sign the documents.

#### **C. Representation of the Debtor throughout the Case**

The lawyer must represent the debtor at the § 341 meeting of creditors and in all court



hearings. The lawyer must prepare and file all motions necessary for the case and must represent the debtor on all other motions that affect the debtor's interests.

The lawyer must examine all claims creditors file in the case and must object to claims if appropriate.

The lawyer must be available to answer the debtor's questions about the case and must answer them in a timely manner.

The debtor must notify the lawyer of any significant change in the debtor's circumstances, such as the loss of a job or the proposed purchase or sale of a home or car. The debtor must also notify the lawyer of any change in the debtor's address, phone number, or email address.

If the debtor and the lawyer decide that the case should be converted to a case under chapter 7, the lawyer must file the notice of conversion.

The lawyer must file and represent the debtor in adversary proceedings for turnover of property of the bankruptcy estate.

## **2. Attorneys' Fees and Expenses**

### **A. Flat Fee for Attorneys' Fees**

The lawyer may charge a flat fee for all services required in this agreement. The flat fee may not exceed the amount permitted by the court when the case is filed.

The flat fee does not cover:

- representing the debtor in adversary proceedings other than for turnover of estate property
- representing the debtor in the chapter 7 case, if the case is converted to chapter 7
- representing the debtor in appeals

The debtor and the lawyer can negotiate an additional fee for representation in adversary proceedings not included in the flat fee and for representation in a chapter 7 case if the case is converted.

### **B. Expenses**

The lawyer may also charge the debtor for certain actual, necessary expenses incurred in representing the debtor as permitted in this paragraph. These expenses are in addition to the flat attorney's fees. The court must approve all expenses.

The lawyer may charge the debtor for the following expenses:



- Court filing fees
- Fees charged by a credit reporting agency for a credit report
- Copying and postage charges as follows:
  1. A flat fee not to exceed \$25 for all copying and postage charges in the case. The copying and postage charges need not be itemized.

**or**

2. The actual amount of postage and copying costs (no more than \$0.10 per page) incurred in the case. The itemization must state (a) the number of copies and the dates when the copies were made, and (2) the dates and amounts of postage charges incurred.
- Fees charged by the IRS or other taxing authorities to obtain tax returns
  - Other actual, necessary expenses, but only if the lawyer submits to the court an itemization of the expenses with supporting copies of invoices or other documents

The lawyer may not charge the debtor for an outside service that serves documents filed in the bankruptcy case.

### **C. Advance Payment to the Lawyer**

The lawyer and the debtor must agree on whether the debtor will pay any or all of the attorneys' fee owed for the case before it is filed.

If the debtor makes a payment before the case is filed, the payment will be treated as an advance payment retainer.

The lawyer must explain to the debtor how an advance payment retainer is treated. The lawyer will not hold the retainer in a client trust account and it will become property of the lawyer upon payment. The special purpose of the advance payment retainer is that it permits the lawyer to be paid for essential work that must be performed before the court can consider the lawyer's fee application. The lawyer is not required to keep detailed time records because this is a flat fee agreement. The lawyer need not refund any portion of the advance payment if work is not performed, unless the court orders the lawyer to do so.

### **D. Payment of the Balance during the Case**

Attorneys' fees not paid before the case is filed will be paid to the lawyer by the trustee out of the debtor's plan payments. The debtor may not pay the lawyer directly after the case is filed.



The debtor's Chapter 13 plan may not provide for current monthly payments to secured creditors that are other than in equal amounts. The lawyer may not file a Chapter 13 plan for the debtor in which payments to a secured creditor are set at an amount that accelerates payments to the lawyer.

### **E. Additional Fees in Extraordinary Circumstances**

In extraordinary circumstances, the lawyer may apply to the court for additional compensation. The application must be accompanied by an itemization of the services rendered.

## **3. Coverage Counsel**

### **A. Disclosure of the Practice**

If the debtor's lawyer has a practice of using other lawyers not employed at the same firm to perform any of the lawyer's obligations under this agreement, he must disclose that practice to the debtor before the debtor signs the agreement.

### **B. Identifying Coverage Counsel**

If the debtor's lawyer asks another lawyer not employed at the same firm to represent the debtor at the meeting of creditors or at any court appearance, the debtor's lawyer must notify the debtor in advance and must provide the name of the lawyer who will represent the debtor.

### **C. Providing Information to Coverage Counsel**

If the debtor has information to give the other lawyer for the meeting of creditors or for a court appearance, the debtor must give that information to the debtor's lawyer. The debtor's lawyer must then promptly forward the information to the lawyer representing the debtor at the meeting or in court.

## **4. Dismissal or Conversion of the Case**

If the bankruptcy case is dismissed or converted to another chapter before all plan payments have been made, the attorneys' fees paid to the lawyer are not refundable, unless the court orders the fees refunded.

If the bankruptcy case is dismissed after the court has granted the lawyer's application for compensation, the lawyer will not enforce the order granting the application against the debtor for any unpaid fees or expenses.

## **5. Termination of this Agreement**

The debtor may terminate this agreement at any time. By terminating the agreement, the debtor ends the lawyer's representation. If the lawyer has not been paid in full when the



agreement is terminated, the court may reduce the balance of attorneys' fees owed based on the services the lawyer provided before termination.

If the debtor terminates this agreement and hires another lawyer, the court may apportion the flat fee between the lawyers.

The lawyer may terminate this agreement only with court approval.

## **6. Amount of Attorneys' Fees and Expenses**

### **A. Attorneys' Fees:**

The debtor agrees to pay the lawyer a flat fee of \$ 4,500.00 for the lawyer's services in the chapter 13 case.

### **B. Expenses:**

The estimated expenses for the case are: \$ 25.00

These expenses are for:

<u>Flat Fee Copies/Postage</u>	\$ <u>25.00</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____

**C. Total Fees and Estimated Expenses:** \$ 4,525.00

Advance payment by debtor: \$ 0.00

Balance owed by debtor: \$ 4,525.00

J. P. H.  
Debtor

                          
Debtor

Date: 12/16/2024

J. N. W.  
Lawyer  
Date: 12/16/2024



UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**James Nicholas Petitti / Debtor**

Bankruptcy Docket #:

Judge:

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

12/16/2024

/s/ James Nicholas Petitti

**James Nicholas Petitti**

**X Date & Sign**

\* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## **Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)**

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**This notice is for you if:**

**You are an individual filing for bankruptcy,  
and**

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as “incurred by an individual  
primarily for a personal, family, or  
household purpose.”

### **The types of bankruptcy that are available to individuals**

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 - Liquidation
- Chapter 11 - Reorganization
- Chapter 12 - Voluntary repayment plan  
for family farmers  
or fishermen
- Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your decision  
to file for bankruptcy and the choice of chapter.**

### **Chapter 7: Liquidation**

\$245	filing fee
\$78	administrative fee
+ \$15	trustee surcharge
\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form -the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form-sometimes called the Means Test-deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## **Chapter 11: Reorganization**

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\$1,167	filing fee
<hr/>	<hr/>
\$571	administrative fee

\$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

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### **Chapter 12: Repayment plan for family farmers or fishermen**

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\$200	filing fee
±	<u>\$78</u> <u>administrative fee</u>
\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

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### **Chapter 13: Repayment plan for individuals with regular income**

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\$235	filing fee
±	<u>\$78</u> <u>administrative fee</u>
\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

**Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

**Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

**Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

**Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

I have read the above document, and any questions I may have were answered by my attorney before signing.

12/16/2024 /s/ James Nicholas Petitti

James Nicholas Petitti

Dated: 12/17/2024 /s/ Jason Kyle Nielson

Attorney: Jason Kyle Nielson

**Part 6: Answer These Questions for Reporting Purposes**

16. **What kind of debts do you have?**

16a. **Are your debts primarily consumer debts?** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- No. Go to line 16b.  
 Yes. Go to line 17.

16b. **Are your debts primarily business debts?** Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- No. Go to line 16c.  
 Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

---

17. **Are you filing under Chapter 7?**

**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**

No. I am not filing under Chapter 7. Go to line 18.

Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

No.

Yes.

18. **How many creditors do you estimate that you owe?**

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input type="checkbox"/> 50-99           | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199         | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999         |  |  |

19. **How much do you estimate your assets to be worth?**

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000                     | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000               | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000              | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input checked="" type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

20. **How much do you estimate your liabilities to be?**

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000                   | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000             | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million          | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**Part 7: Sign Below**

**For you**

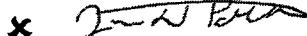
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 1



Signature of Debtor 2

Executed on 12/16/2024  
 MM / DD / YYYY

Executed on \_\_\_\_\_  
 MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	James	Nicholas	Petitti
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>			
(State)			
Case Number _____ (If known)			

Check if this is an amended filing

## Official Form 106 Dec

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of Person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.



Signature of Debtor 1



\_\_\_\_\_  
Signature of Debtor 2

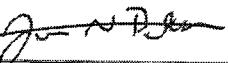
Date 12/16/2024  
MM / DD / YYYY

Date                     
MM / DD / YYYY

Debtor 1 James Nicholas Petitti Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

  
X \_\_\_\_\_  
Signature of Debtor 1

  
X \_\_\_\_\_  
Signature of Debtor 2

Date 12/16/2024  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- No  
 Yes

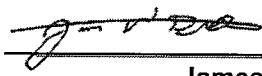
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No  
 Yes. Name of person \_\_\_\_\_ . Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

## **DISCLAIMER Debtors have read and agree:**

1. **Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity** in connection with a separation agreement, divorce decree or court order are not dischargeable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
2. **Student loans and educational benefits** are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
3. **Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support** are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
4. **TAX DEBTS.** Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:  
(1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
5. **Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.**
6. **Non filing spouse:** If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts.
7. **DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.**
8. **DEBTS where creditors successfully object to discharge may survive** Creditors, the Trustee, or Court, can try to deny discharge based on many factors,  
a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
9. **INTEREST ON NON-DISCHARGEABLE DEBTS** in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
10. **Liquidation of real and personal property.** If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
11. **CHANGE IN LAWS.** Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR RESPONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
12. **PAYMENTS TO CREDITORS YOU PREFERRED** to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
13. **SURRENDER OF PROPERTY** Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
14. **RIGHT TO RECEIVE** inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
15. **JOINT ACCOUNT HOLDERS** holders entire amount in the account could be taken by the trustee under Chapter 7.
16. **MARRIED COUPLES GOING THROUGH DIVORCE:** We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together despite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
17. **AUTO LEASES & INSTALLMENT AGREEMENTS** to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
18. **Setoffs** if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court **AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!**

12/16/2024



James Nicholas Petitti

X Date & Sign

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

James Nicholas Petitti / Debtor

Bankruptcy Docket #:

Judge:

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

12/16/2024



James Nicholas Petitti

X Date & Sign

\* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

**15. Calculate your current monthly income for the year. Follow these steps:**

15a. Copy line 14 here → ..... 15a. \$16,423.38

Multiply by 12 (the number of months in a year).

15b. The result is your current monthly income for the year for this part of the form.

15b. \$197,080.56 x 12

**16. Calculate the median family income that applies to you. Follow these steps:**

16a. Fill in the state in which you live.

IL
2

16b. Fill in the number of people in your household.

13. \$86,279.00

16c. Fill in the median family income for your state and size of household. ....

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3.* Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).

17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2).* On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)**

18. Copy your total average monthly income from line 11. ..... \$16,423.38

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

\$0.00

Subtract line 19a from line 18.

\$16,423.38

**20. Calculate your current monthly income for the year. Follow these steps:**

20a. Copy line 19b. ..... \$16,423.38

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form.

\$197,080.56

20c. Copy the median family income for your state and size of household from line 16c. ....

\$86,279.00

**21. How do the lines compare?**

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

**Part 4: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

James Nicholas Petitti

Date: 12/16/2024

If you checked line 17a, do NOT fill out or file Form 122C-2.

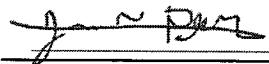
If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1 James Nicholas Petitti  
First Name Middle Name Last Name

Case Number (if known) \_\_\_\_\_

**Part 4:** **Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.



**James Nicholas Petitti**

Date: 12/16/2024

**Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

**Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

**Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

**Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

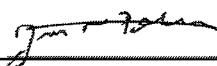
You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

I have read the above document, and any questions I may have were answered by my attorney before signing.

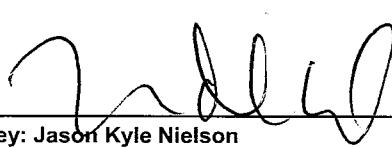
12/16/2024



James Nicholas Petitti

X Date & Sign

Dated: 12/16/2024

  
Attorney: Jason Kyle Nielson

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